Entered 07/11/23 10:42:45 Case 22-12454-MBK Doc 62 Filed 07/11/23 Desc Main UNITED STATES BANKRUPTCY COURT ₽age 1 of 3 DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) 53799 Morton & Craig LLC Order Filed on July 11, 2023 110 Marter Ave., Suite 301 by Clerk Moorestown, NJ 08057 U.S. Bankruptcy Court Attorney for Santander Consumer USA Inc. **District of New Jersey** Case number: 22-12454 Adv. No. Hearing Date: 5-10-2023 In Re: Judge: (MBK) ANTONIO VELEZ

## ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: July 11, 2023** 

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 22-12454-MBK Doc 62 Filed 07/11/23 Entered 07/11/23 10:42:45 Desc Main Document Page 2 of 3

(Page 2)

Debtor: Antonio Velez / 53799

Case No: 22-12454

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees,

and stay relief under certain circumstances

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc., with the appearance of Daniel E. Straffi, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

## **ORDERED:**

- 1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2018 Acura TLX bearing vehicle identification number 19UUB1F55JA004904.
- 2. That the debtors account has arrears through May 2023 in the amount of \$3,186.20.
- 3. That the arrears listed above in paragraph 2 shall be paid through the debtor's chapter 13 plan. If the debtor fails to make any monthly trustee payment within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.
- 4. That beginning with his June 2023 payment, the debtor is to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtor fails to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.

## (Page 3)

Debtor: Antonio Velez / 53799

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- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, and the chapter 13 trustee.
- **6.** That the debtor is to pay Santander a counsel fee of \$438.00 through his chapter 13 bankruptcy plan.